REMARKS

Claims 6, 7, and 21-24 have been amended herein. Claims 25-26 have been added. Claims 1-26 are now pending in the Application. No new matter has been added. Entry of the amendment is respectfully requested. Reconsideration is respectfully requested.

Claim Objections

In the Action claims 6, 7, and 21-23 were objected to under 37 CFR 1.75(c) as being of improper dependent form for failing to further limit the subject matter of a previous claim. These objections are respectfully traversed. It is respectfully submitted that these claims as originally presented satisfy the statutory mandate. However, to remove the objection, claims 6 and 21 have been amended herein to be in independent form as suggested by the Examiner. Claim 7 has been amended to depend from claim 6. Claims 22-24 have been amended to depend from claim 21. No new matter has been added.

The Pending Claims Are Not Anticipated by the Applied Art

Claims 1-24 were rejected under 35 U.S.C. § 102(e) as being anticipated by Wagner (U.S Patent No. 5,742,845). These rejections are respectfully traversed.

The Applied References Do Not Disclose or Suggest
the Features and Relationships Recited in Applicants' Claims

Anticipation pursuant to 35 U.S.C. § 102(b) requires that a single prior art reference

contain all the elements of the claimed invention arranged in the manner recited in the claim.

Connell v. Sears, Roebuck & Co., 722 F.2d 1542, 1548, 220 USPQ 193, 198 (Fed. Cir. 1983).

Anticipation under 35 U.S.C. § 102(b) requires in a single prior art disclosure, each and

every element of the claimed invention arranged in a manner such that the reference would

literally infringe the claims at issue if made later in time. Lewmar Marine, Inc. v. Barient, Inc.,

822 F.2d 744, 747, 3 USPQ2d 1766, 1768 (Fed. Cir. 1987).

It is respectfully submitted that the Action does not meet these burdens.

The Features Recited in Applicants' Claims
Patentably Distinguish Over Wagner

In the Action, claims 1-24 were rejected under 35 U.S.C. § 102(e) as being anticipated by

Wagner. These rejections are respectfully traversed. Applicants response to these rejections is

based on the Office's referenced interpretation of Wagner. Thus, any change in the Office's

interpretation of Wagner shall constitute a new ground of rejection.

Applicants traverse these rejections on the grounds that Applicants' claims recite features

and relationships which are neither disclosed nor suggested in the prior art, and because there is

no teaching, suggestion or motivation cited so as to produce Applicants' invention. The features

recited in Applicants' claims patentably distinguish over the applied reference.

Claims 1 and 21

Claim 1 is an independent claim which is directed to a method of printing a document with an automated banking machine. The method comprises: (a) conducting at least one transaction with the machine; (b) storing transaction data corresponding to the transaction in a memory in operative connection with a computer, wherein the computer is operatively connected with the machine; (c) accessing a first markup language document with a browser operating in the computer, wherein the first markup language document includes at least one print instruction; and (d) printing indicia corresponding to the transaction data in the memory with a printer in the machine responsive to the print instruction included in the first document.

Amended claim 21 is an independent claim, which is directed to computer readable media bearing instructions which are operative to cause at least one computer in an automated banking machine to cause the automated banking machine to carry out method steps, which correspond to the method steps recited in claim 1.

The Action asserts that Wagner discloses these method steps. Applicants disagree. In the background section (Column 1, lines 24-33), Wagner discloses that central transaction processing systems are typically coupled to a plurality of remote transaction or data input terminals. Wagner further discloses that transaction computers may include automatic teller machines (ATMs). However, nowhere does Wagner disclose or suggest that automated banking machines, such as ATMs, communicate via the Internet through protocols such as HTTP and markup language documents such as HTML documents. Rather, Wagner teaches a system of extending open network communication protocols and data message formats to communicate with non-standard I/O devices (Column 5, lines 47-51). Wagner defines non-standard I/O

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devices as a screen phone terminal (16), a personal digital assistant (18), a credit card terminal (20), a smart card reader (32), a PIN pad (34), a magnetic card swipe reader (36), and a printer (38) (Figure 1; Column 9, line 63 to Column 10, line 1). Wagner does not disclose or suggest that a non-standard I/O device includes an automated banking machine.

In addition, although Wagner discloses a "TO PRINTER METHOD" in a file (500, 555) (Figures 14, 15B), such a file does not correspond to the method steps recited in claim 1. For example, as shown in all of the examples of a "TO PRINTER METHOD" (Figures 14, 15B, 16B,17A, 17B, 18, 19, 20, 21 and 22) the information supplied in the file (the numbers with multiple 9s) is static information, embedded by the server (12) within the file (500, 555) prior to being received by the non-standard I/O devices. Nowhere does Wagner disclose or suggest that transaction information stored in a computer of an automated banking machine for a transaction conducted with the machine, is printed out responsive to a print instruction accessed in a markup language document with a browser operating in the computer.

The Action asserts that Wagner discloses storing transaction data corresponding to a transaction in a memory in operative connection with a computer of the automated banking machine (Column 10, line 10 to Column 1, line 24). However, nowhere in Wagner is it disclosed or suggested that transaction data stored in the machine is printed with a printer in the machine in response to a print instruction included in a markup language document.

Wagner does not disclose each and every element of the claimed invention arranged in the manner recited in the claim, as is required to sustain the objection. Hence, Applicants' claims 1 and 21 patentably distinguish over the Wagner reference. Therefore, it is respectfully

submitted that the 35 U.S.C. § 102(e) rejection has been overcome. It follows that claims 2-13 and 22-24 which depend from claims 1 and 21, respectively, are likewise allowable.

Claim 6

Amended claim 6 is an independent claim directed to an automated banking machine. Claim 6 recites that the automated banking machine comprises: a computer in connection with a memory; a printer in operative connection with the computer; a cash dispenser in operative connection with the computer; and software executable in the computer. Claim 6 further recites that the software is operative: to cause the computer to store transaction data corresponding to a transaction involving the cash dispenser in the memory; to cause the computer to access at least one markup language document, such that the markup language document includes at least one print instruction; and to cause the printer to print at least one item which includes indicia representative of at least one portion of the transaction data, responsive to the print instruction and the transaction data stored in the memory.

It is respectfully submitted that Wagner does not disclose or suggest the elements, features and relationships recited in claim 6. For example, Wagner does not disclose or suggest an automated banking machine with a cash dispenser and a computer that is operative to access a markup language document with a print instruction. In addition, Wagner does not disclose or suggest software which is operative to store in a memory transaction data corresponding to a transaction involving the cash dispenser. In addition, Wagner does not disclose or suggest that such software is further operative to print indicia representative of at least a portion of the

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transaction data responsive to a print instruction in the markup language document and responsive to the transaction data stored in the memory.

Hence, Applicants' claim 6 patentably distinguishes over the Wagner reference and is allowable on this basis. It follows that claim 7 which depends from claim 6, is likewise allowable.

Claim 14

Claim 14 is an independent claim directed to an automated banking machine. Claim 14 recites that the machine includes a plurality of transaction function devices, including a printer and an input device. Claim 14 further recites that the machine includes a computer in operative connection with the transaction function devices and a memory. The computer includes software executable therein and the software includes a browser. In addition, claim 14 recites that the software is operative to cause the computer to store in the memory transaction data representative of at least one input to the input device. The software is operative to cause the browser to access a markup language document, including at least one print instruction, and to operate the printer to print an item responsive to the print instruction and the transaction data.

As discussed previously with respect to claim 1, Wagner does not disclose an automated banking machine. Further, Wagner does not disclose or suggest software executable in a computer of an automated banking machine in which the software:

1)   includes a browser;

2)   is operative to cause the computer to store in the memory of the computer transaction data representative of at least one input to an input device;

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3) is operative to cause a browser to access a markup language document including at least one print instruction; and

4) is operative to cause a printer of the machine to print an item responsive to the print instruction in the markup language document and the transaction data.

Although Wagner discloses a "TO PRINTER METHOD", Wagner does not disclose or suggest that a non-standard I/O device, as described in the reference, includes software which is responsive to the "TO PRINTER METHOD" in the same manner as recited in claim 1. Wagner does not disclose or suggest printing an item responsive to both a print instruction in a markup language document and transaction data stored in a memory of the computer by the software.

As discussed previously, the "TO PRINTER METHOD" of Wagner is only associated with static information received in a file from the server (12). Wagner does not disclose or suggest printing an item responsive to both the "TO PRINTER METHOD" and transaction data stored in a memory, where the transaction data stored in the memory is representative of at least one input to an input device.

Wagner does not disclose each and every element of the claimed invention arranged in the manner recited in claim 14, as is required to sustain the objection. Hence, Applicants' claim 14 patentably distinguishes over the Wagner reference. Therefore, it is respectfully submitted that the 35 U.S.C. § 102(e) rejection has been overcome. It follows that claims 19 and 20, which depend from claim 1, are likewise allowable.

Claim 15

Claim 15 is an independent claim directed to an automated banking machine. Claim 15

recites that the automated banking machine includes a plurality of transaction function devices. The transaction function devices include a printer and an input device. The machine further includes a computer in operative connection with the transaction function devices and a memory. The computer includes software executable therein, wherein the software includes a browser. In addition, the software is operative to cause the computer to store in the memory transaction data representative of at least one input to the input device. Also, the software is operative to cause the browser to access a plurality of markup language documents through a server. The plurality of markup language documents include a first document and a second document. The first document includes at least one first print instruction, and the second document includes at least one second print instruction. The software is operative to cause the printer to print a first item responsive to the first print instruction included in the first document, and at least a portion of the transaction data. The software is operative to cause the printer to print a second item responsive to the second print instruction included in the second document, and at least a portion of the transaction data.

As discussed previously, Wagner does not disclose or suggest software in an automated banking machine which is operative to cause a printer to print a first item responsive to both a first print instruction, included in a markup language document, and at least a portion of transaction data stored in a memory by the software which is representative of at least one input to an input device of the machine.

In addition, Wagner does not disclose or suggest that such software is operative to cause the printer to print a second item responsive to a second print instruction, included in a second markup language document, and at least a portion of the transaction data.

Wagner does not disclose each and every element of the claimed invention arranged in the manner recited in claim 15, as is required to sustain the objection. Hence, Applicants' claim 15 patentably distinguishes over the Wagner reference. Therefore, it is respectfully submitted that the 35 U.S.C. § 102(e) rejection has been overcome. It follows that claim 16 which depends from claim 15, is likewise allowable.

Claim 17

Claim 17 is an independent claim directed to an automated banking machine. Claim 17 recites that the automated banking machine includes a plurality of transaction function devices. The transaction function devices include a printer and an input device. The machine further includes a computer in operative connection with the transaction function devices and a memory. The computer includes software therein, and the software includes a browser.

In addition, the software is operative to cause the computer to store in the memory transaction data representative of at least one input to the input device. Also, the software is operative to cause the browser to access at least one markup language document including at least one print instruction, and to operate the printer to print a check responsive to the print instruction and at least a portion of the transaction data.

It is respectfully submitted that Wagner does not disclose or suggest these features. As discussed previously, Wagner does not disclose or suggest an automated banking machine with software that is operative to print responsive to both a print instruction in a markup language document, and transaction data stored in a memory of the machine.

Nowhere in Wagner is it disclosed or suggested that an automated banking machine includes software that is operative to operate a printer to print a check. Nowhere in Wagner is it disclosed or suggested that an automated banking machine includes software that is operative to operate a printer to print a check responsive to a print instruction in a markup language document and transaction data stored in a memory of the machine.

Wagner does not disclose each and every element of the claimed invention arranged in the manner recited in claim 17, as is required to sustain the objection. Hence, Applicants' claim 17 patentably distinguishes over the Wagner reference. Therefore, it is respectfully submitted that the 35 U.S.C. § 102(e) rejection has been overcome.

Claim 18

Claim 18 is an independent claim directed to an automated banking machine. Claim 18 recites that the automated banking machine includes a plurality of transaction function devices. The transaction function devices include a printer and an input device. The machine further includes a computer in operative connection with the transaction function devices and a memory. The computer includes software therein, and the software includes a browser. In addition, the software is operative to cause the computer to store in the memory transaction data representative of at least one input to the input device. Also, the software is operative to cause the browser to access at least one markup language document including at least one print instruction, and to operate the printer to print a wagering slip responsive to the print instruction and at least a portion of the transaction data.

It is respectfully submitted that Wagner does not disclose or suggest these features. As discussed previously, Wagner does not disclose or suggest an automated banking machine with software that is operative to print responsive to both a print instruction in a markup language document and transaction data stored in a memory of the machine.

Further, nowhere in Wagner is it disclosed or suggested, that an automated banking machine includes software that is operative to cause a printer to print a wagering slip. Also, nowhere in Wagner is it disclosed or suggested that an automated banking machine includes software that is operative to cause a printer to print a wagering slip responsive to a print instruction in a markup language document and transaction data stored in a memory of the machine.

Wagner does not disclose each and every element of the claimed invention arranged in the manner recited in claim 18, as is required to sustain the objection. Hence, Applicants' claim 18 patentably distinguishes over the Wagner reference. Therefore, it is respectfully submitted that the 35 U.S.C. § 102(e) rejection has been overcome.

The Dependent Claims

Each of the dependent claims depends directly or indirectly from an independent claim. Each independent claim has been previously shown to be allowable. It is asserted that the dependent claims are allowable on the same basis.

Furthermore, each of the dependent claims additionally recites specific steps, features and relationships that patentably distinguish the claimed invention over the applied art. None of the references, taken alone or in combination, disclose or suggest the steps, features and relationships

that are specifically recited in the dependent claims. Thus, it is respectfully submitted that these dependent claims are further allowable due to the recitation of such additional steps, features and relationships.

Claim 2

Claim 2 depends from claim 1 and further recites that the first markup language document includes instructions therein corresponding to a format. In addition, claim 2 recites that in step (d) the indicia is printed in accordance with the format.

It is respectfully submitted that Wagner does not disclose or suggest a markup language document which includes instructions corresponding to a format. As discussed previously, although Wagner discloses a "TO PRINTER METHOD" in an HTML file (500, 555) (Figures 14, 15B), the information supplied in the file (the numbers with multiple 9s) is static information embedded by the server (12) within the HTML file (500, 555) prior to being received by the non-standard I/O devices. Wagner does not disclose or suggest printing transaction data stored in a memory of an automated banking machine to a printer in the machine responsive to a markup language document that includes format instructions. Wagner does not disclose printing data that is not included in the markup language document to a printer. The "TO PRINTER METHOD" of Wagner does not correspond to a format, and Wagner does not disclose or suggest any other instruction in an HTML document which involves a printer. As a result, Wagner does not disclose or suggest printing indicia corresponding to stored transaction data in accordance with instructions in a markup language document which correspond to a format. As Wagner does not

disclose or suggest these features, it is respectfully submitted that claim 2 is further allowable on this basis.

Claim 3

Claim 3 depends from claim 1 and further recites that the method comprises inputting customer identifying information to the machine, and that data corresponding to the customer identifying information is included in the transaction data stored in the storing step.

As discussed previously, Wagner does not disclose or suggest printing indicia corresponding to the transaction data stored in the memory with a printer in an automated banking machine responsive to the print instruction included in the first markup language document. In addition, Wagner does not disclose or suggest that such stored transaction data being printed includes customer identifying information inputted into the machine. For these reasons, it is respectfully submitted that claim 3 is further allowable on this basis.

Claim 4

Claim 4 depends from claim 3 and further recites that the inputting step includes inputting a card into a card reader on the machine, and that the customer identifying information corresponds to indicia read by the card reader from the card.

It is respectfully submitted, that Wagner does not disclose or suggest printing indicia to a printer in an automated banking machine responsive to a print instruction included in a markup language document, where the indicia includes customer identifying information corresponding to indicia read by a card reader from a card and stored in a memory of the automated banking

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machine. As nothing in the applied art discloses or suggests this feature, it is respectfully submitted that the claim is further allowable on this basis.

Claim 5

Claim 5 depends from claim 1, and further recites that the transaction conducted in step (a) includes the dispense of at least one sheet from a sheet dispenser in the machine.

It is respectfully submitted that Wagner does not disclose or suggest an automated banking machine which includes a sheet dispenser. Thus, Wagner does not disclose the step of conducting at least one transaction with the machine which includes dispensing at least one sheet from a sheet dispenser in the automated banking machine. As nothing in the applied art discloses or suggests this feature, it is respectfully submitted that the claim is further allowable on this basis.

Claims 7

Amended claim 7 depends from claim 6, and recites that the at least one markup language document does not include the at least one portion of the transaction data.

As discussed previously with respect to claim 1, the information associated with the "TO PRINTER METHOD" of Wagner is static information embedded by the server (12) within the file prior to being received by the non-standard I/O devices. Nowhere does Wagner disclose that transaction information not included in a markup language document, is printed out responsive to a print instruction included in the markup language document.

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As nothing in the applied art discloses or suggests these features, it is respectfully submitted that claim 7 is further allowable on this basis.

Claims 8 and 22

Claim 8 depends from claim 1, and amended claim 22 depends from claim 21. These claims further recite the method steps of: providing a plurality of markup language documents accessible through a server, the documents including the first document and a second document, and that the second document includes at least one second print instruction. In addition, claims 8 and 22 recite that the method steps of: accessing the second markup language document with the browser; and printing indicia corresponding to the transaction data in memory with the printer in the machine, responsive to the second print instruction included in the second document.

As discussed above with regard to claim 15, Wagner does not disclose or suggest printing indicia corresponding to the transaction data in memory with the printer in the machine responsive to the second print instruction included in the second document. As nothing in the applied art discloses or suggests these features, it is respectfully submitted that claims 8 and 22 are further allowable on this basis.

Claims 9

Claim 9 depends from claim 1, and further recites that the first document includes indicia in a first language and the second document includes indicia in a second language, and that in step (d) a printed item including transaction indicia is produced in a first language, and in step (g) a printed item is produced including transaction indicia in a second language.

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Wagner does not disclose or suggest an automated banking machine that prints items in different languages responsive to markup language documents. Nowhere in Wagner is it disclosed or suggested that a printed item including transaction indicia in a first language is produced responsive to a print instruction in a first markup language document and a printed item including transaction indicia in a second language is produced responsive to a second print instruction included in a second document.

As nothing in the applied art discloses or suggests these features, it is respectfully submitted that claim 9 is further allowable on this basis.

Claim 10

Claim 10 depends from claim 1, and further recites that the first document includes indicia representative of machine readable indicia, wherein in step (d) a printed item is produced including machine readable indicia.

Although Wagner discloses an INPUT tag that includes a BCW attribute that corresponds to a command to read a bar code wand (Figure 2; Column 12, lines 17,18), Wagner does not disclose printing a bar code or any other machine readable indicia. As nothing in the applied art discloses or suggests these features, it is respectfully submitted that claim 10 is further allowable on this basis.

Claim 11

Claim 11 depends from claim 1, and further recites that in step (d) the printer is operative to print a transaction receipt.

Wagner does not disclose or suggest a method that includes the step of an automated banking machine printing a transaction receipt with indicia responsive to a print instruction in a markup language document, where the indicia corresponds to transaction data stored in a memory of a computer of the automated banking machine. As nothing in the applied art discloses or suggests these features, it is respectfully submitted that claim 11 is further allowable on this basis.

Claims 12 and 23

Claim 12 depends from claim 1, and amended claim 23 depends from claim 21. These claims further recite that in step (d) the printer is operative to print a check. As discussed previously with respect to claim 17, Wagner does not disclose or suggest printing a check. As nothing in the applied art discloses or suggests these features, it is respectfully submitted that claims 12 and 23 are further allowable on this basis.

Claim 13 and 24

Claim 13 depends from claim 1, and amended claim 24 depends from claim 21. These claims further recite that in step (d) the printer is operative to print a wagering slip. Wagner does not disclose or suggest printing a wagering slip. As nothing in the applied art discloses or suggests these features, it is respectfully submitted that claims 13 and 24 are further allowable on this basis.

Claim 16

Claim 16 depends from claim 5, and further recites that the first document includes indicia in a first language and the second document includes indicia in a second language, and that the first printed item includes indicia corresponding to at least a portion of the transaction data in the first language and the second printed item includes indicia corresponding to at least a portion of the transaction data in a second language.

As discussed previously with respect to claim 9, Wagner does not disclose or suggest an automated banking machine that prints items in different languages responsive to markup language documents. As nothing in the applied art discloses or suggests these features, it is respectfully submitted that claim 16 is further allowable on this basis.

Claim 19

Claim 19 depends from claim 14, and further recites that the at least one markup language document includes instructions therein corresponding to a format. Claim 14 further recites that the item includes indicia corresponding to at least a portion of the transaction data, which indicia is printed on the item in accordance with the format.

As discussed with respect to claim 2, Wagner does not disclose or suggest printing an item that includes indicia corresponding to stored transaction data in accordance with instructions in a markup language document which correspond to a format. As nothing in the applied art discloses or suggests these features, it is respectfully submitted that claim 19 is further allowable on this basis.

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Claim 20

Claim 20 depends from claim 14, and further recites that the transaction function devices include a cash dispenser, and that the software is further operative to cause the cash dispenser to dispense an amount of cash.

As discussed previously with respect to claim 20, Wagner does not disclose or suggest an automated banking machine with a cash dispenser that is operative to access a markup language document with a print instruction. In addition, Wagner does not disclose or suggest software which is operative to cause the cash dispenser to dispense an amount of cash. As nothing in the applied art discloses or suggests these features, it is respectfully submitted that claim 20 is further allowable on this basis.

The New Claims

Newly added claims 25 and 26 are directed to a method of printing a document with an automated banking machine and generally correspond to the apparatus claims 6 and 7 respectively. It is respectfully submitted, that each of these claims is allowable for the reasons discussed above with respect to claims 6 and 7.

Wagner does not disclose or suggest the features and relationships that are specifically recited in the claims. As nothing in the cited art discloses nor suggests the features and relationships that are specifically recited in the claims, and because there is no teaching, suggestion or motivation cited for combining features of the cited references so as to produce Applicants' invention, it is respectfully submitted that the claims 25 and 26 are allowable for these reasons.

Additional Comments

Applicants request acknowledgment of their claim for domestic priority under 35 U.S.C.

§ 120 on form PTO-326. This application is a divisional of Application Serial Number

09/193,634 which is now U.S. Patent No. 6,334,117 B1.

Additional Claim Fees

Please charge the fees associated with prosecution of three additional independent claims

in excess of 3 (small entity - $252) and two additional total claims (small entity $36) and any

other fee due, to Deposit Account No. 09-0428 of InterBold.

Kindly substitute the following amended claim 6, for claim 6 currently pending.

6.   (amended) An automated banking machine ~~operated in accordance with the method recited in claim 1.~~ comprising:

a computer in operative connection with a memory;

a printer in operative connection with the computer;

a cash dispenser in operative connection with the computer; and

software executable in the computer, wherein the software is operative:

to cause the computer to store transaction data corresponding to a

transaction involving the cash dispenser in the memory;

to cause the computer to access at least one markup language document,

wherein the at least one markup language document includes at least one

print instruction; and

to cause the printer to print at least one item which includes indicia

representative of at least one portion of the transaction data responsive to

the print instruction and the transaction data stored in the memory.

Kindly substitute the following amended claim 7, for claim 7 currently pending.

7.   (amended) ~~A~~An automated banking machine ~~operated in accordance with the method recited in claim 1.~~ according to claim 6, wherein the at least one markup language document does not include the at least one portion of the transaction data.

Kindly substitute the following amended claim 21, for claim 21 currently pending.

21.   (amended) Computer readable media bearing instructions which are operative to cause at least one computer in ~~the~~an automated banking machine to cause the automated banking machine to carry out ~~the~~ a method ~~steps recited in claim 1.~~comprising:

       (a)   conducting at least one transaction with the machine;

       (b)   storing transaction data corresponding to the transaction in a memory in operative connection with a computer, wherein the computer is operatively connected with the machine;

       (c)   accessing a first markup language document with a browser operating in the computer, wherein the first markup language document includes at least one print instruction; and

(d) printing indicia corresponding to the transaction data in the memory with a printer in the machine responsive to the print instruction included in the first document.

Kindly substitute the following amended claim 22, for claim 22 currently pending.

22. (amended) ~~C~~The computer readable media ~~bearing~~according to claim 21, wherein the instructions ~~which~~ are further operative to cause the at least one computer in the automated banking machine to cause the automated banking machine to carry out ~~the~~ a method further comprising: ~~recited in claim 8.~~

e) providing a plurality of markup language documents accessible through a server, the documents including the first document, and a second document wherein the second document includes at least one second print instruction;

f) accessing the second markup language document with the browser;

g) printing indicia corresponding to the transaction data in memory with the printer in the machine responsive to the second print instruction included in the second document.

Kindly substitute the following amended claim 23, for claim 23 currently pending.

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23.   (amended) ~~C~~The computer readable media ~~bearing instructions which are operative to cause at least one computer in the automated banking machine to cause the automated banking machine to carry out the method steps recited in claim 12.~~ according to claim 21, wherein in step (d) the printer is operative to print a check.

Kindly substitute the following amended claim 24, for claim 24 currently pending.

24.   (amended) ~~C~~The computer readable media ~~bearing instructions which are operative to cause at least one computer in the automated banking machine to cause the automated banking machine to carry out the method steps recited in claim 13.~~according to claim 21, wherein in step (d) the printer is operative to print a wagering slip.

Conclusion

Each of Applicants' pending claims specifically recite features and relationships that are neither disclosed nor suggested in any of the applied art. Furthermore, the applied art is devoid of any such teaching, suggestion or motivation for combining features of the applied art so as to produce Applicants' invention. Allowance of all of Applicants' pending claims is therefore respectfully requested.

The undersigned will be happy to discuss any aspect of the Application by telephone at the Examiner's convenience.

Respectfully submitted,

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